

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Steven G. Bortner  
Cindy A. Bortner  
Debtors

Case No. 13-04763-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AGarner  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Jun 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2018.

db/jdb +Steven G. Bortner, Cindy A. Bortner, 10 Sacramento Court, Hanover, PA 17331-7787  
cr +Bank of America, N.A., 16001 North Dallas Parkway, Addison, TX 75001-3311  
cr +PA Department of Revenue, Office of Attorney General, 15th Floor - Strawberry Square, Harrisburg, PA 17120-0001  
4376889 CAPITAL ONE, CENTRAL CUSTOMER ASSISTANCE TM, POST OFFICE BOX 3180, PITTSBURGH, PA 15230-3180  
4376891 +DYH BUSINESS BROKERS INC, C/O KATHERMAN HEIM & PERRY, 345 EAST MARKET STREET, YORK, PA 17403-5614  
4376894 LEAF FINANCIAL CORP, POST OFFICE BOX 643172, CINCINNATI, OH 45264-3172  
4376896 +MCCABE WEISBERG & CONWAY PC, 123 S BROAD STREET, SUITE 2080, PHILADELPHIA, PA 19109-1031  
4376898 PA DEPT OF REVENUE, BUREAU OF INDIVIDUAL TAXES, DEPT 280431, HARRISBURG,, PA 17128-0431  
4376899 PACAR FINANCIAL CORP, POST OFFICE BOX 642945, PITTSBURGH, PA 15264-2945  
4376900 SANTA BARBARA BANK & TRUST, LEASING DIVISION, POST OFFICE BOX 60607, SANTA BARBARA, CA 93160-0607  
4376902 +TOWN & COUNTRY LEASING LLC, POST OFFICE BOX 329, EAST PETERSBURG, PA 17520-0329

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: camanagement@mtb.com Jun 05 2018 19:09:18 M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221  
4376887 EDI: BANKAMER.COM Jun 05 2018 23:08:00 BANK OF AMERICA, PO BOX 982235, EL PASO, TX 79998  
4376888 EDI: BANKAMER.COM Jun 05 2018 23:08:00 BANK OF AMERICA, N.A., 4161 PIEDMONT PKWY, GREENSBORO, NC 27410  
4461916 EDI: BANKAMER.COM Jun 05 2018 23:08:00 Bank of America, N.A., 450 American St., Simi Valley, CA 93065-6285  
4376890 +E-mail/Text: jstiller@clevelandbrothers.com Jun 05 2018 19:09:21 CLEVELAND BROTHERS EQUIPMENT CO INC, 4565 WILLIAM PENN HIGHWAY, MURRYSVILLE, PA 15668-2016  
4376892 +EDI: USBANKARS.COM Jun 05 2018 23:13:00 ELAN FIN SERVICE, POST OFFICE BOX 108, SAINT LOUIS, MO 63166-0108  
4376893 EDI: IRS.COM Jun 05 2018 23:13:00 INTERNAL REVENUE SERVICE, POST OFFICE BOX 7346, PHILADELPHIA, PA 19101-7346  
4376895 E-mail/Text: camanagement@mtb.com Jun 05 2018 19:09:18 M & T BANK, ONE FOUNTAIN PL/3RD FL, BUFFALO, NY 14203  
4425011 E-mail/Text: camanagement@mtb.com Jun 05 2018 19:09:18 M & T Bank, P.O. Box 1288, Buffalo, New York 14240-1288  
4464817 E-mail/Text: camanagement@mtb.com Jun 05 2018 19:09:18 M&T Bank, (Trustee Payments), P.O Box 1288, Buffalo, NY 14240-1288  
4395037 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 05 2018 19:09:23 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946  
4385870 EDI: RECOVERYCORP.COM Jun 05 2018 23:13:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4391710 EDI: USBANKARS.COM Jun 05 2018 23:13:00 ELAN FINANCIAL SERVICES, P.O. BOX 5229, CINCINNATI, OH 45201-5229  
4376903 +EDI: WFFC.COM Jun 05 2018 23:13:00 WELLS FARGO EQUIPMENT FINANCE, 733 MARQUETTE AVENUE, SUITE 700, MINNEAPOLIS, MN 55402-2340

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4376897 ##NATIONAL PENN LEASING COMPANY, POST OFFICE BOX 637, READING & PHILADELPHIA AVENUES, BOYERTOWN, PA 19512-0637  
4376901 ##+SUSQUEHANNA BANK PA, 13511 LABEL LN, HAGERSTOWN, MD 21740-2466

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2018 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor M & T Bank ASwartz@mwc-law.com, ecfmail@mwc-law.com  
Ann E. Swartz on behalf of Creditor M&T Bank ASwartz@mwc-law.com, ecfmail@mwc-law.com  
Ann E. Swartz on behalf of Creditor M&T BANK ASwartz@mwc-law.com, ecfmail@mwc-law.com  
Celine P DerKrikorian on behalf of Creditor M & T Bank ecfmail@mwc-law.com  
Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
Gary J Imblum on behalf of Debtor 2 Cindy A. Bortner gary.imblum@imblumlaw.com,  
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b  
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com  
Gary J Imblum on behalf of Debtor 1 Steven G. Bortner gary.imblum@imblumlaw.com,  
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b  
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com  
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com,  
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bkgroup@kmllawgroup.com  
Nicole Bernadette LaBletta on behalf of Creditor Bank of America, N.A.  
nlabletta@pincuslaw.com, tbougouneau@pincuslaw.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
Steven C Gould on behalf of Creditor PA Department of Revenue sgould@attorneygeneral.gov,  
dbiller@attorneygeneral.gov  
Stuart Winneg on behalf of Creditor Bank of America, N.A. swinneg@udren.com,  
cblack@udren.com  
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 15

**Information to identify the case:**

Debtor 1 **Steven G. Bortner**  
First Name Middle Name Last Name  
Debtor 2 **Cindy A. Bortner**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:13-bk-04763-HWV**

Social Security number or ITIN **xxx-xx-6732**

EIN **-----**

Social Security number or ITIN **xxx-xx-1132**

EIN **-----**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven G. Bortner  
aka Steven Glenn Bortner

Cindy A. Bortner  
aka Cindy Ann Bortner, fka Cindy A. Baer

By the  
court:

Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**